

Information to identify the case:

Debtor 1	<u>Willie C Worrill</u>	Social Security number or ITIN	xxx-xx-5694
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	19-27575-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Willie C Worrill

1/30/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Willie C Worrill
Debtor

Case No. 19-27575-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 30, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2024:

Recip ID	Recipient Name and Address
db	+ Willie C Worrill, 285 Lily Lane, Freehold, NJ 07728-4037
518458899	+ 1st Crd Srvc, One Woodbridge Cen Suite 410, Woodbridge, NJ 07095-1318
518458902	++ ASPEN NATIONAL COLLECTIONS, PO BOX 10689, BROOKSVILLE FL 34603-0689 address filed with court., Aspen Coll, Pob 5129, Spring Hill, FL 34611
518458912	+ Santander Bank Na, 865 Brook St, Rocky Hill, CT 06067-3451
518479916	Santander Bank, N.A., PO Box 847051, Boston, MA 02284-7051
518531079	+ Willowbend Condominium Association, Inc., Cutolo Barros LLC, 46-50 Throckmorton Street, Freehold, NJ 07728-1973

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 30 2024 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jan 30 2024 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Jan 30 2024 20:51:39	Specialized Loan Servicing LLC as servicing agent, P.O. Box 340514, Tampa, FL 33694-0514
518458900	+ Email/PDF: bncnotices@becket-lee.com	Jan 30 2024 20:59:04	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518458901	+ Email/PDF: bncnotices@becket-lee.com	Jan 30 2024 20:59:13	Amex, P.o. Box 981537, El Paso, TX 79998-1537
518458903	+ EDI: BANKAMER	Jan 31 2024 01:42:00	Bank of America Home Loans, P.O. Box 5170, Simi Valley, CA 93062-5170
518458904	+ EDI: CITICORP	Jan 31 2024 01:42:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
518458905	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 30 2024 20:59:01	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518458906	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 30 2024 20:58:58	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
518458907	EDI: IRS.COM	Jan 31 2024 01:42:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518559615	Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2024 20:58:59	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518482784	EDI: AGFINANCE.COM	Jan 31 2024 01:42:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
518458909	+ EDI: AGFINANCE.COM	Jan 31 2024 01:42:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013

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518458910	+ EDI: AGFINANCE.COM	Jan 31 2024 01:42:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
518458911	+ EDI: AGFINANCE.COM	Jan 31 2024 01:42:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
518458908	+ EDI: AGFINANCE.COM	Jan 31 2024 01:42:00	Onemain, Po Box 499, Hanover, MD 21076-0499
518458914	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 30 2024 20:55:00	State of New Jersey, Division of Taxation, Bankruptcy Unit, P.O. Box 245, Trenton, NJ 08695-0245
518458913	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 30 2024 20:56:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518578559	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 30 2024 20:56:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518537971	+ EDI: WFFC2	Jan 31 2024 01:42:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
518458915	+ EDI: WFFC2	Jan 31 2024 01:42:00	Wf/Wb, Po Box 3117, Winston Salem, NC 27102-3117

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Willowbend Condominium Association, Inc., Cutolo Barros LLC, 46-50 Throckmorton Street, Freehold, NJ 07728-1973

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon

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bk@stewartlegalgroup.com

Joseph Andrew Kutschman, III

on behalf of Creditor Willowbend Condominium Association Inc, jkutschman@cutolobarros.com, ecourts@cutolobarros.com

Robert Cameron Legg

on behalf of Debtor Willie C Worrill court docs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6